

In re:  
Qynesha S. Tolbert  
Debtor

Case No. 21-12992-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 17, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2025:

Recip ID	Recipient Name and Address
db	+ Qynesha S. Tolbert, 205 Main Street, Darby, PA 19023-2619
14649232	+ Capital Bank N.A., 2275 Research Blvd., Ste 600, Rockville, MD 20850-6238
14649233	+ Cibik Law P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14857804	+ Lakeview Loan Servicing, LLC, c/o Mark A. Cronin, Esq, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14649241	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14649243	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14649247	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14652553	+ Rocket Mortgage, LLC f/k/a Quicken Loans at. el, 635 Woodward Avenue, Detroit MI 48226-3408

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 18 2025 00:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2025 00:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14649231	+ Email/Text: aargon@ebn.phinsolutions.com	Mar 18 2025 00:42:00	Aargon Agency Inc., 8668 Spring Mountain Rd, Las Vegas, NV 89117-4119
14649234	Email/Text: megan.harper@phila.gov	Mar 18 2025 00:53:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14649235	Email/Text: megan.harper@phila.gov	Mar 18 2025 00:53:00	City of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14649236	+ Email/Text: bankruptcy@philapark.org	Mar 18 2025 00:53:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14649237	Email/Text: bankruptcycourts@equifax.com	Mar 18 2025 00:41:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14649238	^ MEBN	Mar 18 2025 00:33:07	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14649239	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 18 2025 00:41:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14649240	Email/Text: EBN@Mohela.com	Mar 18 2025 00:41:00	MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14648905	Email/Text: EBN@Mohela.com	Mar 18 2025 00:41:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005

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14649244	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2025 01:03:50	Portfolio Recovery Assoc. LLC, 120 Corporate Boulevard, Norfolk, VA 23502
14660965	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2025 01:04:42	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14649245	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2025 01:04:14	PYOD LLC, c/o Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
14649246	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2025 01:03:49	PYOD LLC, Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
14648646	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2025 01:04:04	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14649242	+ Email/Text: bankruptcy@philapark.org	Mar 18 2025 00:53:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14648663	^ MEBN	Mar 18 2025 00:33:07	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14648107	^ MEBN	Mar 18 2025 00:33:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14649249	Email/Text: DASPUBREC@transunion.com	Mar 18 2025 00:41:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14649250	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 18 2025 00:42:00	US Bank, 800 Nicollet Mall, Minneapolis, MN 55402

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14649248	##+	Scott & Assoc., 6 Kacey Ct Ste 203, Mechanicsburg, PA 17055-9237

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com

District/off: 0313-2

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DENISE ELIZABETH CARLON

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Qynesha S. Tolbert help@cibiklaw.com  
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Qynesha S. Tolbert	)	Case No. 21-12992-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: March 17, 2025

For The Court

Timothy B. McGrath  
Clerk of Court